

HOUSE BILL 190

Unofficial Copy
C3

2001 Regular Session
(11r0359)

ENROLLED BILL
-- Economic Matters/Finance --

Introduced by **Delegates Morhaim, Goldwater, Kach, Finifter, Zirkin, Hammen, McHale, Cane, Hurson, Pendergrass, Grosfeld, and ~~Nathan Pulliam~~ Nathan Pulliam, Barve, Brown, Busch, Donoghue, Fulton, Gordon, Harrison, Hill, Kirk, Krysiak, Moe, Shriver, and Walkup**

Read and Examined by Proofreaders:

Proofreader.

Proofreader.

Sealed with the Great Seal and presented to the Governor, for his approval this
____ day of _____ at _____ o'clock, ____ M.

Speaker.

CHAPTER _____

1 AN ACT concerning

2 **Health Insurance - Colorectal Cancer Screening - Coverage**

3 FOR the purpose of requiring certain insurers, nonprofit health service plans, and
4 health maintenance organizations to provide coverage for colorectal cancer
5 screening in accordance with certain guidelines; authorizing certain insurers,
6 nonprofit health service plans, and health maintenance organizations to impose
7 certain cost-sharing requirements under certain circumstances; providing for
8 the application of this Act; and generally relating to requiring health insurance
9 coverage for colorectal cancer screening.

10 BY adding to

11 Article - Insurance

12 Section 15-837

13 Annotated Code of Maryland

1 (1997 Volume and 2000 Supplement)

2 BY adding to

3 Article - Health - General

4 Section 19-706(rr)

5 Annotated Code of Maryland

6 (2000 Replacement Volume)

7 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF
8 MARYLAND, That the Laws of Maryland read as follows:

9 **Article - Insurance**

10 15-837.

11 (A) THIS SECTION APPLIES TO:

12 (1) INSURERS AND NONPROFIT HEALTH SERVICE PLANS THAT PROVIDE
13 HOSPITAL, MEDICAL, OR SURGICAL BENEFITS TO INDIVIDUALS OR GROUPS ON AN
14 EXPENSE-INCURRED BASIS UNDER HEALTH INSURANCE POLICIES OR CONTRACTS
15 THAT ARE ISSUED OR DELIVERED IN THE STATE; AND

16 (2) HEALTH MAINTENANCE ORGANIZATIONS THAT PROVIDE HOSPITAL,
17 MEDICAL, OR SURGICAL BENEFITS TO INDIVIDUALS OR GROUPS UNDER CONTRACTS
18 THAT ARE ISSUED OR DELIVERED IN THE STATE.

19 (B) AN ENTITY SUBJECT TO THIS SECTION SHALL PROVIDE COVERAGE FOR
20 COLORECTAL CANCER SCREENING IN ACCORDANCE WITH THE LATEST SCREENING
21 GUIDELINES ISSUED BY THE AMERICAN CANCER SOCIETY.

22 (C) (1) SUBJECT TO PARAGRAPH (2) OF THIS SUBSECTION, THE COVERAGE
23 REQUIRED UNDER THIS SECTION MAY BE SUBJECT TO A COPAYMENT OR
24 COINSURANCE REQUIREMENT OR DEDUCTIBLE THAT AN ENTITY SUBJECT TO THIS
25 SECTION IMPOSES FOR SIMILAR COVERAGES UNDER THE SAME POLICY OR
26 CONTRACT.

27 (2) THE COPAYMENT OR COINSURANCE REQUIREMENT OR DEDUCTIBLE
28 IMPOSED UNDER PARAGRAPH (1) OF THIS SUBSECTION MAY NOT BE GREATER THAN
29 THE COPAYMENT OR COINSURANCE REQUIREMENT OR DEDUCTIBLE IMPOSED BY
30 THE ENTITY FOR SIMILAR COVERAGES.

31 (D) NOTHING IN THIS SECTION MAY BE CONSTRUED TO PROHIBIT AN ENTITY
32 SUBJECT TO THIS SECTION FROM PROVIDING COVERAGES THAT ARE GREATER THAN
33 OR MORE FAVORABLE TO AN INSURED OR ENROLLEE THAN THE COVERAGE
34 REQUIRED UNDER THIS SECTION.

1

Article - Health - General

2 19-706.

3 (RR) THE PROVISIONS OF § 15-837 OF THE INSURANCE ARTICLE APPLY TO
4 HEALTH MAINTENANCE ORGANIZATIONS.

5 SECTION 2. AND BE IT FURTHER ENACTED, That this Act applies to all
6 policies, contracts, and health benefits plans issued, delivered, or renewed in the
7 State on or after ~~October 1, 2001~~ June July 1, 2001.

8 SECTION 3. AND BE IT FURTHER ENACTED, That this Act shall take effect
9 ~~October 1, 2001~~ June July 1, 2001.